

In Re:  
Ernest YoungCase No.: 17-23830  
Chapter: 13  
Judge: JNP**NOTICE OF PROPOSED COMPROMISE or SETTLEMENT OF CONTROVERSY**

Ernest Young, Chapter 13 Debtor, in this case proposes a compromise, or to settle a claim and/or action as described below. If you object to the settlement or compromise, you must file a written objection with the Clerk of the United States Bankruptcy Court, and serve it on the person named below not later 7 days before the hearing date.

Address of the Clerk: 401 Market Street  
PO Box 2067  
Camden, NJ 08101

If an objection is filed, a hearing will be held before the Honorable Jerrold N. Poslusny, Jr. on June 4, 2019 at 10:00 a.m. at the United States Bankruptcy Court, courtroom no. 4B, 400 Cooper St. Camden, NJ 08101 (hearing to be scheduled for at least 28 days from the date of the filing of the notice). If no objection is filed the clerk will enter a *Certification of No Objection* and the settlement may be completed as proposed.

Nature of action: Personal injury claim of the debtor filed in the Superior Court of New Jersey, Law Division under Docket No., CAM-L-965-18 against Mason Mallon and Cornelius Mallon arising out of an automobile accident that took place on March 19, 2016.

Pertinent terms of settlement: Penn National, as insurer for defendant Mason Mallon has agreed to pay the debtor \$100,000 in full settlement of all claims of the debtor against defendants arising out of the accident representing the maximum per claim on the policy. Debtor claims an exemption of \$30,370.00 and special counsel will be filing a fee application for counsel fees of \$32,698.31 and expenses of \$1,905.06. Net proceeds to be turned over to Chapter 13 trustee - \$35,026.63.

Objections must be served on, and requests for additional information directed to:

Name: Nona L. Ostrove, Esq. Attorney for Debtor  
Address: 1000 White Horse Road, Suite 703, Voorhees, NJ 08043  
Telephone No.: 856-566-4200

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Ernest C Young  
 Debtor

Case No. 17-23830-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf905

Page 1 of 2  
 Total Noticed: 52

Date Rcvd: May 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 04, 2019.

db +Ernest C Young, 420 Myrtle Ave., Lindenwold, NJ 08021-1748  
 cr +Fidelity National Title Insurance Company, Fidelity National Title Insurance Compan, 601 Riverside Avenue, Jacksonville, FL 32204-2901  
 516926825 Apex Asset Management L.L.C., 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890  
 516926826 +Arcadia Recovery Bureau, LLC, PO Box 6768, Wyomissing, PA 19610-0768  
 518172713 +Charlene Cathcart, Esq., 211 South White Horse Pike, Audubon, NJ 08106-1306  
 516926830 Colonial Savings F.A., PO Box 1301, Fort Worth, TX 76101-1301  
 518172715 +Cooper Physician, 1 Cooper Plaza, Camden, NJ 08103-1461  
 517100297 Cooper University Health Care, PO Box 95000-4345, Philadelphia, PA 19195-4345  
 518172714 +Cooper University Health Care, 1 Cooper Plaza, Camden, NJ 08103-1461  
 518172707 +Dajave Weeks, 279 South Black Horse Pike, Mt. Ephraim, NJ 08059-2123  
 516926834 +Dana B. Ostrovsky, Esq., Fidelity National Law Group, 1515 Market Street, Suite 1410, Philadelphia, PA 19102-1913  
 516926835 +David Cuneo, Esq., 885 Haddon Ave., Collingswood, NJ 08108-1941  
 518172706 +Derrick Mallon, 159 Cross-Keys Road, Berlin, NJ 08009-9478  
 516926836 Emerg Phy Assoc of S. Jersey, PC, PO Box 1109, Minneapolis, MN 55440-1109  
 516926837 +Eye Physicians PC, 1140 White Horse Road, Suite #1, Voorhees, NJ 08043-2106  
 516926838 +Falon & Associates, LLC, 165 Passaic Ave, Suite 301B, Fairfield, NJ 07004-3592  
 516926840 +Fidelity National Title Insurance Co., 601 Riverside Ave., Jacksonville, FL 32204-2901  
 516926839 #+Fidelity National Title Insurance Co., 1515 Market Street, 1325, Philadelphia, PA 19102-1930  
 516926841 +First Premier Bank, 3820 N. Louis Ave., Sioux Falls, SD 57107-0145  
 516926843 +Gem Ambulance Service, 1750 Cedar Bridge Ave., Lakewood, NJ 08701-6921  
 518172712 +Jason C. Pollack, Esq., 211 South White Horse Pike, Audubon, NJ 08106-1306  
 516926844 Jewell Devereaux II, 1041 Belmont Ave., Philadelphia, PA 19104-1211  
 517100298 John D. Kernan, D.M.D., 658 Cumberland Blvd., Westmont, NJ 08108-3642  
 516926846 +KML Law Group, P.C., 216 Haddon Ave., Suite 406, Collingswood, NJ 08108-2812  
 516926845 +Kayla Gamar-Young, 420 Myrtle Ave., Lindenwold, NJ 08021-1748  
 518172716 #+Kayla Young, as Guardian for A.Y., 420 Myrtle Ave., Lindenwold, NJ 08021-1748  
 518172709 +Mason Mallon, 120 Clementon Rd., Gibbstboro, NJ 08026-1149  
 518172710 +Michael C. Dennin, Esq., Law Offices of Vincent J. Ciecka, 5709 Westfield Ave., Pennsauken, NJ 08110-1837  
 516926849 +PennSTAR, 3400 Spruce Street, HUP, Ravdin Bldg. 10th Floor, Philadelphia, PA 19104-4238  
 516926851 +Phoenix Financial Services, PO Box 361450, Indianapolis, IN 46236-1450  
 518172708 +Regina D. Matteo, 998 Clements Bridge Rd., Barrington, NJ 08007-1411  
 518172711 +Robert Kaplan, Esq., Margolis, Edelstein, 100 Century Parkway, Suite 200, PO Box 5084, Mt. Laurel, NJ 08054-5084  
 516926854 +Valentine & Kebartas, LLC, PO Box 325, Lawrence, MA 01842-0625

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 03 2019 00:39:22 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 03 2019 00:39:19 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516972971 E-mail/Text: ally@ebn.phinsolutions.com May 03 2019 00:38:10 Ally Financial, PO Box 130424, Roseville MN 55113-0004  
 516926824 +E-mail/Text: ally@ebn.phinsolutions.com May 03 2019 00:38:10 Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901  
 517100295 +E-mail/Text: bkrpt@retrievalmasters.com May 03 2019 00:39:18 American Medical Collection Agency, 4 Westchester Plaza, Building 4, Elmsford, NY 10523-1615  
 517100296 E-mail/Text: info@chcollects.com May 03 2019 00:40:18 C&H Collection, PO Box 1399, Merchantville, NJ 08109-0399  
 516926828 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 03 2019 00:41:01 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281  
 516926831 +E-mail/Text: bankruptcydesk@colonialsavings.com May 03 2019 00:39:45 Colonial Savings F.A., 2626 West Freeway, Suite 1900, Fort Worth, TX 76102-7109  
 517156917 +E-mail/Text: bankruptcydesk@colonialsavings.com May 03 2019 00:39:45 Colonial Savings, F.A., 2626 W FWY, Fort Worth, TX 76102-7109  
 516926832 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 03 2019 00:38:52 Comenity Bank, Attn: Bankruptcy Dept., PO Box 182125, Columbus, OH 43218-2125  
 516926833 E-mail/PDF: creditonebknotifications@resurgent.com May 03 2019 00:41:11 Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873  
 516926847 +E-mail/PDF: resurgentbknotifications@resurgent.com May 03 2019 00:41:15 LVNV Funding, LLC  
 517075212 E-mail/PDF: resurgentbknotifications@resurgent.com May 03 2019 00:42:00 LVNV Funding, LLC its successors and assigns as, assignee of FNBW, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 517075185 E-mail/PDF: resurgentbknotifications@resurgent.com May 03 2019 00:41:19 LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 516926852 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 03 2019 00:41:53 Portfolio Recovery, 120 Corporate Blvd., Norfolk, VA 23502

District/off: 0312-1

User: admin  
Form ID: pdf905

Page 2 of 2  
Total Noticed: 52

Date Rcvd: May 02, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

517155725 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 03 2019 00:41:53  
Portfolio Recovery Associates, LLC, c/o Modells, POB 41067, Norfolk VA 23541  
517087282 +E-mail/Text: JCAP\_BNC\_Notices@jcapi.com May 03 2019 00:39:36 Premier Bankcard, LLC,  
Jefferson Capital Systems, LLC Assignee, PO BOX 7999, SAINT CLOUD MN 56302-7999  
516926853 +E-mail/Text: clientservices@simonsagency.com May 03 2019 00:40:05 Simons Agency Inc.,  
4963 Winterstreet Drive, Liverpool, NY 13088-2176  
516926855 +E-mail/Text: bnc-bluestem@quantum3group.com May 03 2019 00:39:56 Webbank/Fingerhut,  
6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* Ally Financial, PO Box 130424, Roseville, MN 55113-0004  
516926827\* +Arcadia Recovery Bureau, LLC, PO Box 6768, Wyomissing, PA 19610-0768  
516926829\* Capital One, PO Box 30281, Salt Lake City, UT 84130-0281  
516926842\* +First Premier Bank, 3820 N. Louis Ave..., Sioux Falls, SD 57107-0145  
516926848\* +LNVN Funding, LLC, PO Box 10497, Greenville, SC 29603-0497  
516926850\* +PennSTAR, 3400 Spruce Street, HUP, Ravid Bldg. 10th Floor, Philadelphia, PA 19104-4238  
517087305\* +Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999,  
Saint Cloud Mn 56302-7999

TOTALS: 0, \* 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 04, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2019 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Colonial Savings, F.A. bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com  
Conika Majumdar on behalf of Creditor Fidelity National Title Insurance Company conika.majumdar@fnf.com  
David K Cuneo on behalf of Debtor Ernest C Young cuneoesq@gmail.com  
Denise E. Carlon on behalf of Creditor Colonial Savings, F.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor Colonial Savings, F.A. kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
Nona Ostrove on behalf of Debtor Ernest C Young nostrove@ostrovelaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10